

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In re:

ARIEL ABAD

KAREN L. ABAD

Debtor(s)

Ronda J. Winnecour, Trustee

Movant

vs.

ARIEL ABAD

KAREN L. ABAD

Respondent(s)

Case No. 14-22502CMB

Chapter 13

Related to Document No. 69

**ORDER**

AND NOW, this 25th day of March, 2019, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED**, **ADJUDGED and DECREED**:

- ☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.
- ☐ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.

- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$ \_\_\_\_\_ portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
- (1) the time deadline provided by state law; or
  - (2) 30 days after the date of this notice.

☒ This case is not dismissed. The plan term is extended to a total of \_\_\_\_\_ months; the monthly plan payment amount is changed to \$ 2210 effective 4/19.

☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed \_\_\_\_\_ with / \_\_\_\_\_ without prejudice, without further notice or hearing.

☐ Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

FILED  
3/25/19 10:16 am  
CLERK  
U.S. BANKRUPTCY  
Dated : COURT - WDPA

BY THE COURT:

Carlota M. Böhm  
United States Bankruptcy Judge jah

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ariel Abad  
 Karen L. Abad  
 Debtors

Case No. 14-22502-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Mar 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2019.

db/jdb +Ariel Abad, Karen L. Abad, 2907 Homehurst Street, Pittsburgh, PA 15234-3145  
 aty +Darren Parr, 967 Liberty Ave., 2nd fl., Pittsburgh, PA 15222-3701  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 13874818 +Barclay Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
 13874819 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Best Buy, PO Box 183195, Columbus, OH 43218-3195)  
 13920016 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13906490 Lakeview Loan Servicing, LLC, M & T Bank, One Fountain Plaza,  
 7th Floor-- Payment Processing, Buffalo, NY 14203-1495  
 13874829 +Macy's, PO Box 183083, Columbus, OH 43218-3083  
 13874830 +Medi-Help, 1691 Washington Rd., Pittsburgh, PA 15228-1631  
 13874833 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570  
 13910506 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13874836 +Target Card Servcies, PO Box 660170, Dallas, TX 75266-0170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13874817 E-mail/PDF: gecscdi@recoverycorp.com Mar 26 2019 02:54:00 Amazon GE Capital Retail Bank,  
 PO Bo x965013, Orlando, FL 32896-5013  
 13888711 +E-mail/Text: bnc@atlasacq.com Mar 26 2019 02:52:43 Atlas Acquisitions LLC,  
 on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303  
 13920867 +E-mail/Text: bncmail@w-legal.com Mar 26 2019 02:53:24 CERASTES, LLC,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13874821 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 26 2019 02:54:19 Capital One,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 13930610 E-mail/PDF: rmscedi@recoverycorp.com Mar 26 2019 02:54:23 Capital Recovery V, LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13874823 E-mail/Text: bk.notifications@jpmchase.com Mar 26 2019 02:52:55 Chase Auto Finance,  
 P.O. Box 78050, Phoenix, AZ 85062-8050  
 13937283 +E-mail/Text: kbarkley@bernsteinlaw.com Mar 26 2019 02:53:40 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13874824 E-mail/PDF: gecscdi@recoverycorp.com Mar 26 2019 02:54:01 GE Capital Retail Bank,  
 P.O. Box 960061, Orlando, FL 32896-0061  
 13893132 E-mail/PDF: bk.notifications@jpmchase.com Mar 26 2019 02:52:55 JPMorgan Chase Bank, N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, Arizona 85038-9505  
 13874825 E-mail/Text: bncnotices@becket-lee.com Mar 26 2019 02:52:45 Kohl's Payment Center,  
 PO Box 2983, Milwaukee, WI 53201-2983  
 13874826 E-mail/PDF: gecscdi@recoverycorp.com Mar 26 2019 02:54:35 Lowes/ GECRB, PO Box 530914,  
 Atlanta, GA 30353-0914  
 13874828 E-mail/Text: camanagement@mtb.com Mar 26 2019 02:52:50 M&T Bank, PO Box 62182,  
 Baltimore, MD 21264-2182  
 13874832 +E-mail/Text: bankruptcy@oliphantfinancial.com Mar 26 2019 02:53:14 Oliphant Financial,  
 9009 Town Center Parkway, Bradenton, FL 34202-4185  
 13917070 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 26 2019 02:54:05  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13874834 E-mail/PDF: gecscdi@recoverycorp.com Mar 26 2019 02:54:00 Sam's Club/ GECRB,  
 PO Box 530942, Atlanta, GA 30353-0942  
 13874835 +E-mail/Text: BKRMailOPS@weltman.com Mar 26 2019 02:52:51 Sterling, Inc., 375 Ghent Road,  
 Akron, OH 44333-4600  
 13882332 +E-mail/Text: bncmail@w-legal.com Mar 26 2019 02:53:24 TD BANK USA, N.A.,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13874837 E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Mar 26 2019 02:52:32  
 Verizon, PO Box 920041, Dallas, TX 75392-0041  
 13874838 E-mail/PDF: gecscdi@recoverycorp.com Mar 26 2019 02:54:00 Walmart/ GECRB, P.O. Box 530927,  
 Atlanta, GA 30353-0927  
 13874840 +E-mail/Text: BKRMailOps@weltman.com Mar 26 2019 02:53:22 William T. Molczan,  
 1400 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1826

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
 cr Pittsburgh Water & Sewer Authority  
 13874822\* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 13874827\* Lowes/ GECRB, PO Box 530914, Atlanta, GA 30353-0914  
 13874831\* +Medi-Help, 1691 Washington Road, Pittsburgh, PA 15228-1631  
 13874839\* Walmart/GECRB, P.O. Box 530927, Atlanta, GA 30353-0927

District/off: 0315-2

User: jhel  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Mar 25, 2019

13874820 ##Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195

TOTALS: 2, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC  
andygornall@latouflawfirm.com  
Christopher M. Frye on behalf of Debtor Ariel Abad chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
Christopher M. Frye on behalf of Joint Debtor Karen L. Abad chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9